

# **Benefits Summary Guide**



Thank you for your interest in employment with the City of Marietta/BLW. Here are our benefits for calendar year 2019. All full-time employees and elected officials are eligible for benefits after completing 60 days of employment. City employees are paid on a weekly basis; therefore, the costs displayed are also weekly. All rates shown are for employees hired on or after November 1, 2006.

## **Medical**

BCBS POS plus PharmAvail prescription drug benefit

Coverage Tier	Single	Employee + Spouse	Employee + Child(ren)	Family
Weekly Employee Cost	\$12.68	\$28.98	\$25.71	\$40.70

*Health Benefit Declination Option:*

*Employees who decline health and dental insurance coverage under the City's insurance plan are eligible to receive \$300 per year (with proof of single coverage) or \$500 per year (with proof of family coverage). This amount will be deposited into a Flexible Spending Account in your name to help pay for qualified out-of-pocket medical expenses.*

## **Dental**

BCBS Base Dental Plan

Coverage Tier	Single	Employee + Spouse	Employee + Child(ren)	Family
Weekly Employee Cost	\$0.66	\$2.30	\$2.76	\$3.91

BCBS Buy Up Dental Plan

Coverage Tier	Single	Employee + Spouse	Employee + Child(ren)	Family
Weekly Employee Cost	\$1.24	\$3.45	\$8.75	\$12.12

## **Vision**

Avesis Base Vision Plan

Coverage Tier	Single	Employee + Spouse	Employee + Children	Family
Weekly Employee Cost	\$1.44	\$2.52	\$3.02	\$3.74

Avesis Buy Up Vision Plan

Coverage Tier	Single	Employee + Spouse	Employee + Children	Family
Weekly Employee Cost	\$1.82	\$3.20	\$3.72	\$4.68

## **On-Site Medical Clinic**

Employees and their dependents covered under the City's medical insurance plans are eligible to visit the on-site medical clinic, currently operated by CareHere, LLC. The clinic provides primary care services, wellness services, and common generic pharmaceuticals identical to a typical doctor's office or pharmacy without a copay.

## **Life Insurance**

Basic Life Insurance and AD&D are provided at no cost to employees. Employees receive three times their annual salary up to a maximum of \$300,000. Employees have the option of purchasing additional coverage for themselves and their family members.

## **Retirement**

*Defined Benefit Pension Plan:* Full retirement benefits at age 65 or age 55 or more with years of service plus age totaling 80. Early retirement benefits (reduced) at age 55 with at least 10 years of service. Employees hired on or after January 1, 2009, must serve a minimum of 10 years in order to vest in the City's pension plan. Employees contribute 4% of earnings on a pre-tax basis.

*Defined Contribution Pension Plan:* In lieu of Social Security, the City contributes 6.13% of pre-tax earnings into a 401(a) pension plan for full-time employees after one year of service and 7.50% upon hire for part-time/temporary/seasonal employees. Funds are vested immediately. Employees save 6.20% of salary that would normally be paid into Social Security.

*Deferred Compensation Pension Plan:* Employees have the option of contributing up to \$19,000 of pre-tax earnings (\$25,000 if age 50 or more) of pre- or post-tax earnings into a 457(b) pension plan. Individual Roth IRAs, with limits of \$6,000 (\$7,000 for age 50 or more) are also available for post-tax contributions.

## **Miscellaneous Benefits**

Other City-funded benefits include various leave programs (vacation, sick, military, etc.), 10 paid holidays per year, Employee Assistance Program, Education Assistance Program, and Workers' Compensation. Employees have the option of purchasing disability, accident, and critical illness insurance, as well as pre-paid legal benefits.

Flexible Spending Account (FSA): Use of pre-tax dollars for medical and dependent care expenses. This is an IRS-regulated program.

Vacation leave: 10 accrued days per year until 5th anniversary, increasing every 5 years until 25th anniversary.

Sick leave: 10 accrued days per year for full-time employees (1.54 hours per week for general employees, and 2.16 hours per week for firefighters on a 24-hour shift).

**Note:** This guide highlights the benefits offered by the City of Marietta/BLW. For more detailed information, please contact the Benefits Division at 770-794-5562, option 3.